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PATENT
Attorney Docket No.: 020375-002910US

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

On June 29, 2004

TOWNSEND and TOWNSEND and CREW LLP

By: Kira L. McNeill

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

Stephen Chin

Application No.: 10/045,313

Filed: October 24, 2001

For: INTERNET-BASED MONETARY
PAYMENT SYSTEM

Customer No.: 20350

Confirmation No. 3142

Examiner: Dass, Harish T.

Technology Center/Art Unit: 3628

AMENDMENT

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

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Sir:

In response to the Office Action mailed May 20, 2004, please enter the following amendments and remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks begin on page 4 of this paper.



TRANSMITTAL FORM <i>(to be used for all correspondence after initial filing)</i>		Application Number	10/045,313
		Filing Date	October 24, 2001
		First Named Inventor	Chin, Stephen
		Art Unit	3628
		Examiner Name	Dass, Harish T.
Total Number of Pages in This Submission		Attorney Docket Number	020375-002910US

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ENCLOSURES (Check all that apply)		
<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input checked="" type="checkbox"/> Amendment/Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s) <input type="checkbox"/> Extension of Time Request <input type="checkbox"/> Express Abandonment Request <input type="checkbox"/> Information Disclosure Statement <input type="checkbox"/> Certified Copy of Priority Document(s) <input type="checkbox"/> Response to Missing Parts/Incomplete Application <input type="checkbox"/> Response to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Drawing(s) <input type="checkbox"/> Licensing-related Papers <input type="checkbox"/> Petition <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address <input type="checkbox"/> Terminal Disclaimer <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s)	<input type="checkbox"/> After Allowance Communication to Group <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to Group (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information <input type="checkbox"/> Status Letter <input checked="" type="checkbox"/> Other Enclosure(s) <i>(please identify below):</i> Return Postcard
Remarks		The Commissioner is authorized to charge any additional fees to Deposit Account 20-1430.

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT	
Firm or Individual	Townsend and Townsend and Crew LLP Patrick M. Boucher Reg. No. 44,037
Signature	
Date	June 29, 2004

CERTIFICATE OF TRANSMISSION/MAILING			
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Typed or printed name	Nina L. McNeill		
Signature		Date	June 29, 2004